



OFFICE OF
INSURANCE COMMISSIONER
TECHNICAL ASSISTANCE ADVISORY

T 06-02

TO: All Casualty Insurers

SUBJECT: Underinsured Motorist Property Damage Coverage Limits - RCW
48.22.030

Date: August 2, 2006

During the 2006 Legislative Session the Washington State Legislature passed HB 2406 (Chapter 25, Laws of 2006). This Act amends RCW 48.22.030(4) concerning underinsured motorist property damage coverage (UIMPD).

Beginning June 7, 2006, a signed request from the named insured or the named insured's spouse is not needed when the named insured selects UIMPD limits that are lower than third party property damage liability limits.

Insurers must still get a signed rejection of underinsured motorist (UIM) and UIMPD coverages from the named insured or the named insured's spouse. This rejection must be in writing and must be part of the insurer's records.

Insurers must still get a signed request for UIM limits that are lower than the third party liability limit from the named insured or the named insured's spouse. This request must be in writing and must be part of the insurer's records.

Other provisions of RCW 48.22.030 are not affected by HB 2406.

If you have additional questions please contact Leslie Krier, Chief Market Conduct Examiner at lesliek@oic.wa.gov.